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THE WORTH OF THE ‘WHILE’

Time and Taxes in a Finnish Timebank

Matti Eräsaari

Abstract: Taxation always involves an element of value quantification, since to tax is also to implement a measuring scale—a process that is usually taken for granted. But when it becomes necessary to determine the taxational value of abstract time or labor, it is also necessary to outline the principles upon which such value is established. This article discusses the conflicting views of the Finnish Tax Administration and the Helsinki Timebank, a local exchange network, about how to tax ‘whiles’, the community currency that equates to one-hour stretches of work time. Based on a 2013 ruling by the Finnish tax authority and the Timebank’s responses to it, the article asks, to what degree can the choice of a particular ‘standard’ be taken as a ‘moral’ choice?

Keywords: community currency, exchange, measurable form, taxation, time, timebanking, value, Finland

Taxation is not just a matter of collecting public revenue; it is also a system of valuation. The English word ‘tax’ originates from the Latin verb *taxare*, which also has a double meaning: to “*reproach, charge, or tax with a fault,*” and also to “*rate, value, appraise, estimate, determine the worth of a thing*” (Lewis and Short [1879] 2009). To tax thus also means working out a thing’s comparative worth. The significance of the role of taxation in the appraisal of property or income is easily lost when we operate within a money-based administrative order, something that can be taken for granted in most taxation regimes nowadays. This is why anthropological studies of taxation—while engaging closely related phenomena such as accounting and receipts (Peebles 2011), money (Peebles 2012), even the money form as a technique of governance (Roitman 2005)—have not really questioned the consequentiality of the form in which taxes are paid. In this article, I therefore try to show that taxation, in addition



to being an arrangement for the provision of public good, can also be viewed as a 'technical' procedure that although rarely considered a 'moral' choice, nonetheless acts as a bearer of values in its own right.

In classic economic terms, in order to render a thing's worth into a measurable form, it has to be placed in a comparative relationship with an external point of reference—a 'universal equivalent' (Marx 1859), a 'universal denominator' (Dalsgaard 2016), or a 'standard'. In Finland, for example, taxes have in the past been appraised using units such as the 'hook' (*koukku*, the area farmed by a man with a pair of oxen) or the 'mantal' (*manttaali* or 'man count', a taxation unit based on the yield of the land) (Sipola 2019). Dialectal and cognate versions of the Finnish word for tax (*vero*) have also been used in reference to the 'land area cultivated by two men' or a 'one-time portion of food', and even to dowry (Finnish Literary Society 2000). One could list other historical examples beyond the Finnish context of regimes wherein taxation has been carried out using agricultural produce, labor, and even people, or where taxation has used other units of account besides state currency. But for now it suffices to point out that taxation has in point of fact been conducted using measures other than money, and that different 'denominators' require different operations to create equivalences.

This article sets out from the assumption that the appraisal involved in taxation entails more than just allocating computational units of comparative worth. I take my inspiration from Bill Maurer's (2005: 104) call to take up the "mathematical form of the equivalence function" as "a moral form" in order to argue that even the seemingly neutral and ubiquitous valuation regime at work in taxation cannot be viewed in isolation from wider concerns for the 'good' implied by the concept of value (Gregory 1997; Robbins 2013). Taxation is not mere 'evaluating' in the sense of determining "the price of something" (Vatin 2013: 32), but 'valuation', the work of human judgment that goes beyond economic prices. To elaborate this claim, and to highlight the fact that numerical value is not 'value-free', I contrast a model for evaluating time that was established by the Finnish Tax Administration in 2013 with another one used by the Helsinki Timebank (2013a).

In other words, the issue at stake goes beyond the technical processes of value ascription. Karen Sykes (2013: 98) stresses that "value entails a human judgment about what is *good* about specific forms of association." This view was also reflected in Mauss's ([1925] 2016) underlying concern with reorganizing society's redistributions in a just manner in *The Gift*, a work that necessarily underlies any anthropological understanding of taxation. Mary Douglas ([1990] 2002: ix) articulated this clearly in her foreword to *The Gift*, which states that social democracy's tax revenue redistributions "utterly lack any power mutually to obligate persons." More recent 'revisionist' readings of Mauss have also emphasized the socio-political agenda implicit in his work.

For instance, Keith Hart (2000: 293) has built on Mauss's argument to point out that although the organization of welfare based on anonymized tax contributions solves the problem of the hierarchy implicit in unreciprocated gifts, it creates another problem in the way modern bureaucracy has "undermined the meaningful attachment of persons to the social order of which they are a part" at the cost of people's need to "belong to each other" in society (ibid.: 187).

The fairly extensive welfare system that Finland upholds with anonymized tax revenue represents, from this viewpoint, a victory of social democracy over the 'wounding' power of gifts, charitable ones included, discussed by Mauss. The arrangement enjoys widespread support: the Finnish Tax Administration's 2019 Attitude Survey reports that a staggering 98 percent of Finns agree that taxpaying is important for maintaining the welfare state, while 96 percent consider taxes an important civic duty (Tax Administration 2019).¹ Yet while practically no one disagrees with the principle of taxation or the public good it enables, there are those who call for increased levels of direct democracy and grassroots-level participation to counterbalance the state-centric and often bureaucratic welfare state model that Finland typically employs. One such group is the Helsinki Timebank, the mutual exchange network discussed in this article. The Timebank is an unregistered network of citizens who trade services and assistance with each other using their own currency, the 'while'. This arrangement encourages Helsinki citizens to trade their time on an equal-exchange basis wherein everyone's time is worth exactly the same. The 'good' created by such a system is the community it builds and sustains: spontaneous relations among Helsinki citizens and increased communal sentiment. Some activist members hope it may even give rise to participatory politics whereby Helsinki citizens would self-organize around their own interests without active involvement from the state or municipal organizations. Others, meanwhile, engage in timebanking simply because they find it convenient, interesting, or fun. But as I illustrate in this article, the 'whiles' traded in the Timebank cannot be untangled from the 'good' of relationships. Inversely, this also means that the sociality of taxes explored in this special issue can be pursued through examining measuring scales, or calibration, to a particular standard.

This article seeks to explain why a medium of taxation should constitute a 'moral' issue. To do this, I draw upon small-scale participant observation of the Helsinki Timebank, along with public documents from the Finnish Tax Administration and the Timebank, a loose network of people, most of whom have never met each other. To talk of the Timebank's 'point of view' as I do here requires constructing that very viewpoint. I have done so by accessing openly available documents such as tax instructions, timebank guidelines, and seminar materials. This has allowed me to 'distill' a model, a logic underwriting timebanking in Helsinki. I have added material from the Helsinki Timebank meetings and my experiences of timebanking where appropriate. However,

rather than ethnographic description, this article sketches out two 'models'—that of the tax authorities and that of the Timebank.² The article proceeds primarily through comparison: by illustrating why the Helsinki Timebank refutes the Tax Administration's valuation regime, I want to call attention to the Tax Administration's model as well. A comparison of these models allows me to show that the contrast between the two value regimes is more than just quantification. The contested process of converting value from the Timebank to state revenue overlooks ethical considerations that underlie the establishment of the Timebank. In the final analysis, this comparison allows us to see taxation itself from a new viewpoint.

A State Tax on Timebanks

Timebanking grew popular in Finland around 2009, when the Helsinki Timebank was founded. In a short time, dozens of timebanks—informal time-based exchange networks—were established. Unlike the better-known timebanks in the UK and the US, the Finnish version of timebanking was not set up in connection with welfare institutions such as nursing homes or health care centers. Instead, Finnish timebanking involves minimal organization, perhaps more comparable to classified ads websites or neighborhood associations. Basically, this involves lists of 'services offered' and 'services required' that members can access and respond to. A timebank quantifies such services by their duration, using time as a currency for accounting the services provided and received. The concept quickly gained popularity: one well-informed Helsinki Timebank member estimates that less than a decade ago, there might have been up to 40 timebanks in Finland. The biggest of these, and the only one that remains active, is the Helsinki Timebank. From 2009 to 2013, the Helsinki Timebank went through rapid growth: in some months, as many as 50 new members would join, while even in quieter months the figure would not drop below 20. Trading was also active. Heli,³ who joined the Timebank in those early days, initially registered to find someone to help her with software updates, and to her delight found "five pages of offers just for computer installations." There was a sense of momentum around timebanking: radio programs and newspaper articles enthusiastically discussed this new form of association. Even politicians got interested: the City of Helsinki listed timebanking among the sustainable practices supported in its Global Responsibility Strategy of 2012. A local politician even suggested that timebanks should be made tax-exempt. This started the problems.

In September 2013, the Finnish Tax Administration released a set of guidelines for the taxation of timebanks. The Tax Administration's official document on the taxation of "work bees [Fin. *talkootyö*],⁴ a word used for intense,

short-term communal labor], neighborly help, and labor exchange” is in certain respects a formidable feat (Tax Administration 2013).⁵ What makes it particularly impressive is that it seeks to give formal definitions for phenomena like family obligations and ‘good manners’. The document defines distinct categories of ‘labor exchange’, from familial to neighborly to more general kinds of help. It first establishes a specific model for uncompensated occasional work that commonly involves no professional skills and follows a pattern established in agrarian tradition (*talkoot*). It then states that “neighborly help” is likewise “uncompensated” (*korvauksetta tehty*), occasional, and unprofessional, but unlike the agrarian “work bee” above, it is carried out on an individual basis. These two are then contrasted to “bilateral reciprocal work exchange,” which is considered contractual, a swap (you do a service for me, and I will do one for you), to the effect that “work exchange is by default compensated, although it can also be comparable to neighborly help.” Finally, the document distinguishes the modality of multi-party work exchange, which refers to recently emerged exchange and trading systems in which work services are exchanged among registered members on a scale that requires bookkeeping. The last category, which includes timebanking, is categorized as “taxable income” by virtue of going beyond “a show of gratitude that is considered part of good manners” (*hyviin tapoihin kuuluva kiitollisuuden osoitus*).

This is all straightforwardly self-evident: there are things we customarily do in the capacity of family or community members. But when the network is extended to people whom we do not necessarily know in advance, and to a degree that requires bookkeeping, something changes. It is a curious detail that the Tax Administration should devise a model reminiscent of Sahlins’s (1972: 199) ‘spheres’ of reciprocity, implying but not openly recognizing the principle of generalized reciprocity, but this is hardly surprising for a group of tax officials. Finnish tax officials are comparatively well-educated and often willing to discuss and negotiate taxational matters to a considerable degree—but also to research on the underlying principles of taxation.⁶ Defining a ‘cultural’ order of reciprocity in order to define the scope of taxation is a strange but not an altogether unimaginable approach for the Finnish Tax Administration.

After establishing the taxability of labor exchange, the document proceeds to appraisal: what is the value of banked time? Here, the instructions directly address “exchange networks such as timebanks.” “In exchange networks,” the document states, “the performer of work receives, instead of work directly from another member, a unit of exchange, with which s/he can acquire other work performances from other members of the network if and when s/he wants to do so.” The document determines the taxation value of these units of exchange according to the “compensation” that an exchanger receives through the network: it can be understood as applying an income tax on what a Timebanker receives in return for a service provided (Tax Administration 2013).

The precise taxation worth of the 'while' is determined by professional activity. "Walking a cat or dog," "raking leaves," and "a massage provided by anyone except a trained massagist" are examples of tax-exempt work. But if an activity "is connected to the provider's or recipient's paid employment, livelihood, agriculture, or other source of income," it is considered taxable income. A series of specifications and clarifying examples illustrates that what is at issue is professional history or work-based identity: if a window-cleaning entrepreneur cuts his neighbor's hedge and later gets his car tires changed in return (example 13), the activity is tax-exempt. If a gardening entrepreneur restores an accountant's garden in exchange for accounting services (example 14), the activity is taxable (Tax Administration 2013). Taxation value is estimated on the basis of average market rates for said professions. Declaring income from the timebank is the responsibility of individual timebank members (*ibid.*).

The Tax Administration's instructions were designed to plug a potential loophole following a hasty proposal by an enthusiastic local politician who wanted to secure tax-exemption for timebanks. The Tax Administration sought to define the limits of the informal economy in Finland to make sure that timebanks would not turn into a vehicle for tax evasion. Päivi, one of the Timebank activists who organized public meetings with the officials in the wake of the taxation guidelines, recalls how, following a 2014 debate, the Tax Administration's representative privately told her: "We [the tax authority] are not interested in what you do." The Timebank was considered a potential model for tax evasion, not a potential source of revenue. But in plugging this loophole, the Tax Administration also created a mode of converting 'whiles' into euros, which Timebankers consider fundamentally unjust, although the injustice remains small in scale. Pairing high-earning professionals with odd jobs by people in marginalized positions highlights the worthlessness of the non-wage earner's time in contrast to the calculable market averages of professional labor, a disparity the Timebank was set up to redress by trading in identical units of duration.

Since the 2013 publication of tax instructions for timebanks, the Helsinki Timebank has continuously sought to engage public authorities in negotiations over the appropriate mode of time taxation. It first requested a two-year tax-exemption. When that failed, the Timebank, in cooperation with the City of Helsinki, organized a public seminar on timebanking and taxation. Later in 2014, the Timebank organized another seminar, this time with invited representatives of the Tax Administration along with local politicians and researchers. Since then, activist members of the Timebank have written letters, drawn up alternative taxation proposals, and attended various meetings and events where either the taxation issue or related themes such as alternative currencies or sharing economies have been discussed with state or municipal representatives. They have allied themselves with other non-governmental organizations

and public institutions in order to engage in discussions over the tax issue. The Helsinki Timebank has consistently argued that it is a non-profit mutual aid organization whose social benefits cannot be counted in euros, and whose monetary worth cannot be realized in full due to ethical considerations and limited conversion possibilities within its network (see Helsinki Timebank 2013a). But its protests have received minimal responses from the tax authorities. The Tax Administration considers the problem juridical rather than ideological: Finland collects taxes in the currency recognized by the state, the euro. Unless the law is changed, the tax authorities cannot change their mode of appraisal. But what represents a legal technicality to the tax authorities is seen as a moral issue by the Timebank—one that is significant enough to be taken to the legislative powers. The following section outlines the basis for the Timebank's valuating regime in order to show why it would consider not the 'time tax' itself but the manner in which it is being collected an affront.

Banking Time

The Helsinki Timebank grew out of a local exchange network named after the Kumpula district in Helsinki—a district known for its communally and ecologically minded middle-class citizenry. The original group traded services using a local currency called *kumpenni*, short for the Kumpula *penni*. In 2010, the name of the group was changed to Stadin Aikapankki (STAP, Helsinki Timebank), and its currency was changed to *tovi*, a quaint, non-quantified Finnish word for a 'while'. Although the organization remains associated with a middle-class, community-minded core group, its membership hails from all around the greater Helsinki area.

Ideologically, the Helsinki Timebank seeks to strengthen mutual aid practices and create a more communal Helsinki where citizens will be more directly involved in public affairs. The core organizers of the Timebank hold overlapping roles in other non-profit organizations and see the Timebank as a vehicle for social change. They have consistently sought to establish partnerships with public institutions in order to directly involve timebanking Helsinki citizens in public affairs as the co-producers of public services and thereby to replace the fixed roles of provider and client of public welfare with the Timebank's participatory model.

This mutual aid ideology aligns the Helsinki Timebank with timebanks worldwide. Founded in the US in the 1980s, timebanking was and still remains conceived of in terms of 'alternative' rather than orthodox mainstream economics, even though it clearly defines time within the continuum of labor-time valuation (Thompson 1967). The 'father' of timebanking, Edgar Cahn, wanted to use the system of time credits to rebalance the economic system in a way

that would recognize and reward 'the core economy', that is, the caregiving, domestic, and other work that makes it possible for us to imagine 'economy' as a distinct sphere of activity (see, e.g., Cahn 2008). Thus, time credits were devised to complement the market economy, not to overthrow it.

Many timebanks have grown up around social welfare institutions (e.g., Rushey Green Timebank in London and Elderplan in New York) where their 'ulterior motives' have included redefining the institutional roles of patient and caregiver, providing a sense of increased self-worth for institutionalized clients, and so forth. Many have received institutional backing for their exchange circuits, whether that means having their credits accepted in a canteen or otherwise recognized by a supporting agency. The Helsinki Timebank is different: it operates with a currency that is non-convertible and without institutional backing or ties.

In an all-encompassing sense, the Helsinki timebanking community, which uses the Community Exchange System (CES),⁷ exists only as an online exchange network. The Timebank currently has about 3,500 members registered for its CES network, although only one-third have been active within the past two years, while another third have never completed more than one exchange through the Timebank. The online network allows members to exchange services using the currency of account called 'whiles'. In practice, this means that work—services—are not swapped against each other (i.e., bartered) in dyads, but move in a wider network in which the CES system maintains a personal account for each member. All transactions have to be agreed to by both parties in order for a transaction to be complete. A new Timebank member enters the system with 0 'whiles' on his or her account, but a member's credit/debit balance has to reach ± 50 'whiles' before the system flags a problem.⁸ The Timebank members can also buy, sell, and rent things with 'whiles', although such activities should take place in the separate 'flea market' established for this purpose on Facebook. Most of the things sold through the Timebank are used objects that have little monetary value.

Thus, although the 'while' appears like any other community currency, Stadin Aikapankki is emphatically a *time* bank: its currency of account is underwritten by time, not by monetary equivalence. A hypothetical conversion rate of 10 euros = 1 'while' is sometimes cited by Timebank members, but this has never been actively upheld or promoted. Instead, one 'while' is valued at one hour of a Timebank member's time. The fact that a 'while' is measured in clock time reflects the fundamental principle of the Helsinki Timebank—that "everyone's time is of equal worth" (Helsinki Timebank 2013b).

The Helsinki Timebank's currency does not appear to be under immediate threat of being 'eroded' by all-purpose money. In this respect, it seems to have fared better than, for example, the HOURS currency in Ithaca, New York, where the US Internal Revenue Service requires convertibility into US dollars. Maurer (2005) has outlined the ensuing difficulties, ranging from 'losing' trade outside

the local currency network and problems with making change at the marketplace, to an inability to uphold the underlying ideal according to which the value of 1 HOUR was set to correspond with the estimated average \$10 hourly wage in Ithaca. The easy convertibility between the two currencies results in situations where employees are sometimes paid less than 1 HOUR per hour, or service providers might charge 1 HOUR for as little as 15 minutes. As Maurer relates, the Ithaca currency became thought of as a “‘hobby’ of the ‘white middle class’” (ibid.: 49).

The Helsinki Timebank faces a different challenge. While its currency is not under threat from the all-purpose euro, the Timebank itself runs the risk of being reduced to a ‘privileged hobby’. The narrow sphere within which ‘whiles’ are traded makes it difficult for people to find something they want in exchange for the time they have banked. Many people have quit using the Timebank because they have found nothing worth purchasing with their ‘whiles’. Heli, the Timebanker who once found five pages of computer maintenance offers, says it is now hard to find a single suitable offer. There are months when the offers list contains almost solely alternative therapies and outdated ads. At the same time, the timebanking community includes members who have accumulated excess ‘whiles’ in their accounts for lack of anything to spend them on, but who stay in the Timebank nonetheless for idealistic rather than practical reasons. They do not mind having all the unused ‘whiles’ in their accounts, as they can afford it.

The diminished trade in the Timebank’s online network corresponds with the post-2013 decline in timebanking. Up until the Tax Administration’s guidelines were published in late 2013, timebanking had been growing steadily all over Finland. After 2013, the number of exchanges completed in the Helsinki Timebank network quickly dropped below 200 per month from a previous 600 to 1,000 per month. Before late 2013, 20 to 50 new members were joining the Helsinki Timebank every month, a figure that has diminished to a few people per month, while other timebanks in Finland have become inactive.

This could simply be a case of the Timebank having reached its maximum capacity before naturally dwindling down, but active Timebankers claim that the present stagnation was caused by the media attention given to the tax case in 2013. The Helsinki Timebank still receives e-mails asking about the potential illegality of timebanking. Even long-time member Heli, when inquiring about the lack of IT offers, wondered if timebanking “is like tax evasion.” Although none of the newspaper coverage was particularly negative, many people nonetheless think that there is something illegal in timebanking. Even the Timebank’s institutional partnership seems to have moved out of reach. Although the City of Helsinki listed timebanking in its 2012 Global Responsibility Strategy, all official interest has died down since then. The loss of interest from the municipal authorities has been a particularly heavy blow for the Timebank, not just because it deprives the organization of a potential source of things to buy

with the 'whiles', but because many core members see institutional cooperation as a means for citizens to become involved in public affairs. More importantly, cooperation with a public institution such as the municipality might also lead to a reassessment of the tax question.

As mentioned above, attempts at reversing the Tax Administration's stance on timebanks have been a leading concern for the Helsinki Timebank since 2013. By mid-2020, the tax issue was still deemed unfinished business to the degree that even the suggestion of adding a clarifying note to the Timebank's website—along the lines of "there is nothing illegal in timebanking, but the Tax Administration requires that you declare your earnings"—still causes tempers to flare. Would this not be the same as giving up and admitting defeat? Despite the years that have passed since the Tax Administration's decision, the Timebank still hopes to have it reversed.

A recent attempt to renegotiate the need for 'whiles' to be convertible to euros took place in 2017, when a Finnish alternative currency cooperative sought a partnership with the Helsinki Timebank in order to launch a new digital currency within an existing social network. The Timebank was willing to compromise its closed-circuit currency with online blockchain convertibility for those members who want to partake in the project, because it was thought that a digital currency might stand a real chance of reversing the official stance on alternative currency taxation. The point was eventually discussed at a seminar held in September 2017, which brought together representatives of the Ministry of Finance, the Prime Minister's Office, and the Tax Administration. During the seminar, an invited alternative economies expert gave a presentation on the economic cycles of international economy and local currencies along with their mutually beneficial effects. A founder of the Finnish digital currency co-op drew on the work of anthropologist David Graeber (2011) to explain the essentially social character of money to the gathered politicians. Representatives of the Trustlines Network gave a presentation about online currency protocol. Both the Ministry of Finance and the Prime Minister's Office seemed sufficiently impressed to want to claim this innovation, at which point the taxation issue was reintroduced to the bureaucrats. In the ensuing discussion, a Tax Administration representative repeated the stance that until the laws of the land are changed, the tax authorities' hands are tied. At this stage, an economist from the Ministry of Finance entered the discussion to explain (twice) why allowing taxes to be paid in alternative currencies was impossible. "Someone always benefits from these things," she said. "This is discriminatory to the firms already in the market." And with that, the outcome was once again a disappointment for the Helsinki Timebank. The political will mustered at the seminar was insufficient to change the mode of taxation. But the event acted as yet another reminder of the considerable emphasis placed by the Helsinki Timebank on the possibility of paying taxes in 'whiles' instead of money.

The Worth of the ‘While’?

The Helsinki Timebank continues to define the worth of the ‘while’ in time. One ‘while’ is worth an hour of a member’s time, at least when trading clockable services such as moving, catering, IT support, or alternative therapies. Sometimes people use the Timebank to arrange recurring or continuous assistance, like cat-sitting or plant watering. In such instances, the parties involved negotiate a price in ‘whiles’ in advance. In other cases, such as transport, the time expended is compensated in ‘whiles’, but other expenses such as gasoline are paid in money. Yet the fundamental principle underlying all transactions is the strict notion of equality that is written into the Timebank’s ethical guidelines: “We are all equal, and every one of us has necessary contributions to make to community life. Everyone’s time is of equal worth. Service providers and users as such stand in an equal position towards each other in Helsinki Timebank” (Helsinki Timebank 2013b).

This principle is maintained through strict adherence to the rule that an hour is always worth a ‘while’, whether the service is hard or light, requires professional training, or is the kind of mutual aid anyone can provide. Anna-Maria Isola, who studies poverty in Finland, has pointed out that timebanking thus redresses the economy in a way that particularly benefits the poorest in Finnish society. In a Helsinki Timebank publication titled *Tovin Arvo* (The While’s Worth), Isola (2016) argues that the Timebank allows participation on an equal footing precisely to the people whose time is consistently devalued by the public agencies and institutions that assume their clients’ time can be spent on meaningless waiting and queuing. Her point is confirmed by a number of Helsinki Timebank members who have pointed out at meetings that their motivations for joining were about “doing something rather than sitting home doing nothing,” or about the fear of being spurned by the job market because of dyslexia or attention-deficit/hyperactivity disorder. The Timebank allows them to participate not as recipients of social services, but as exchange partners in a way reminiscent of Mauss’s ([1925] 2016: 192) call to “replace the concept of alms with that of cooperation, of a task performed, of a prestation made for another.” Hence, the fundamental difference between the Tax Administration’s and the Timebank’s vision is actualized in the different referents they adopt for measuring the worth of a ‘while’. For the Tax Administration, the ‘while’ stands for labor, valued in accordance with the prevailing salary levels. For Timebankers, it stands for homogeneous stretches of time.

The fact that the Timebank bases the ‘while’ on a time standard is evident in the conceptual slippage between ‘whiles’ (*tovi*) and ‘hours’ (*tunti*) in conversation. Helsinki members talk about “doing” or “performing [the] hours” (*tehdä tunnit*) when they mean performing work services; “charging hours” (*laskuttaa tunnit*) when they mean requesting the equivalent number of ‘whiles’ through

CES; and “receiving hours” (*saada tunnit*) when they mean receiving ‘whiles’ in CES. In other words, as the alternative currency called ‘while’ circulates in an online network, the participants imagine and discuss their activity as like-for-like exchange, where one gives and receives hours.

The difference between the tax administration’s decision to treat ‘whiles’ as labor and the Timebank’s view of them as hours might at first appear insignificant. Both are simple abstractions adopted in order to quantify the abstract matter of human creative energies (Graeber 2001: 55–56). Both the monetary worth of labor and the time expended doing it are also quite obvious choices for the task—time, after all, has been considered “the quantitative aspect of labour as well as its inherent measure” (Marx 1859: Part I, The Commodity) at least since the industrial revolution (Thompson 1967). However, the key issue was already noted by Marx (1859: Part I, The Commodity) in his *Contribution to the Critique of Political Economy*, where he described the variation of labor-time as “the only possible difference that can occur if the quality of labour is assumed to be given.” The ‘if’ here is crucial. The tax officials’ valuation of banked labor/time obviously does not assume labor to be homogeneous and abstract, but varyingly valued by the labor market, while for the Helsinki Timebank it is an ideological principle to hold everyone’s hours in equal value.

Maurer (2005) asks us to pay more attention to the mathematics of value, to see it as a ‘moral’ form. In the Timebank’s case, the ‘morality’ of the equation lies in the way that the units of (ac)counting are constituted.⁹ What makes this particular calculus possible is fully embracing the logic of clock time (Thompson 1967). While the Helsinki Timebank’s (2013b) ethical guidelines emphasize ecological sustainability, economic justice, and local and participatory culture in a way that is typically expressed in the language of degrowth and downshifting—rather than efficiency and time discipline—the very idea of a ‘time bank’ is based on the notion of valuating time ‘as money’—as labor-time, or the opportunity cost thereof. Yet while this time-is-money-thinking exemplifies what Thompson calls a ‘Puritan’ valuation of time, wherein sociability, leisure, or life in general becomes devalued, it also evidences the revaluation of time that he predicted. Eventually, Thompson argued, we would have to find new ways to allocate value to our lives besides working (ibid.: 95–96).

However, what I want to call attention to is the fact that through the choice of time as a medium of quantification, the Helsinki Timebank realizes its core principle—that everyone’s time is of equal worth as a form of symmetrical reciprocity—equal exchange. Anthony Forge (1972) once described the equal exchange of things of the same class or of identical things as “the principal mechanism by which equality is maintained,” a point further elaborated upon by Joel Robbins (1994). The careful matching of gifts and counter-gifts is by now a classic theme, particularly in Melanesian ethnography where it typically accompanies egalitarian ideologies, even ‘competitive equality’ (McDowell 1990). Such

exchanges have served as examples of what amounts to a different rationale underlying transactions of a non-commodified kind.

“Don’t Talk about ‘Paying’”

As mentioned above, the transfers that take place in the CES network are labeled ‘exchanges’. This terminological choice is written into the Finnish version of the CES platform, where individual transactions are labeled *vaihdot* (exchanges).¹⁰ To be more precise, the term connoting ‘exchange’ is an umbrella term for different activities that take place in the online trading platform, covering both ‘buys’ and ‘sales’. As such, it is more compatible with the idea of dyadic ‘swaps’ than transfers of online currency from one CES account to another. In Finnish (as in English), the primary meaning of exchange indicates replacing something with another thing, just as the dictionary definition for *vaihto* is “giving a thing for another thing” (Finnish Literary Society 1978). The image of ‘swapping’ is further accentuated by the conceptual slippage between ‘whiles’ and hours of time. But ‘exchange’ is also the term preferred by Timebankers offline.

The terminological choice was even debated in Helsinki Timebank meetings in 2017. The organization’s meetings are open events announced by e-mail to all members, although they are usually attended by no more than a dozen, who voice their ideas and concerns while the more active core group members give updates on current affairs. The meeting held in August 2017 in the Oma Maa Eco Café was attended by just seven members, among them a young man in his mid-twenties who had recently joined the Timebank. He arrived with a bag of sweets that he passed around while awkwardly pointing out, several times, that they are vegan, which I read as an indication of his assumptions about who participates in timebanking. He told us of an attempted exchange where he had been requested to give several ‘whiles’ in exchange for an hour of heavy cleaning work, and was told that such requests go against the Timebank rules: they are a form of ‘cheating’ and should be immediately reported to the Timebank administrators. During the discussions that ensued, he also bluntly stated that he does not really believe in the benevolent ideas underlying the Timebank: he thinks that most people in it are ‘business-oriented’ like himself, trying to see how it might benefit them. Two members quickly responded by outlining the Timebank ideology in full. One of them announced heatedly that words like ‘business’ should not be used in the timebanking context.

In an earlier meeting held in March, Tapio, an active Timebanker in his early fifties, made a passionate request that members should not talk about ‘paying’ in the timebanking context, but ought to talk about ‘exchanging’ instead. No one disagreed with this; to the contrary, it started a lively conversation culminating in a collective decision to remove all references to ‘paying’ from the

Timebank's guidelines. In an ensuing conversation, people used the technical expression 'registering an exchange' when the meeting decided to set a deadline for 'charging' 'whiles' for work completed.

The Timebank's key principles—that we are all equal and that everyone's time is of equal worth—are concretized in the practice of exchange. The way in which the Timebank quantifies tasks—from bicycle repairs to reiki healing—as equal units of time recalls Marilyn Strathern's (1992: 182) view of enumeration as quality in exchange. Strathern argues that instead of reifying the commodity/gift division in terms of the quantitative exchange ratio between items versus the ranking of donor and recipient, we can concentrate on the way the substitutable units of exchange are created. She calls attention to Papua New Guinean calculuses, which reach the basic unit of 'one person' through various modes of enumeration. For example, the Iqwaye studied by Yadrin Mimica count in fives (hand) and twenties (two hands and two feet) so that $20 = '1 \text{ person}'$. But since each finger can also stand for one person, it is possible to equate 400 with one, a 'person' of 'persons', so to speak (ibid.: 184; see also Pickles 2009). Other systems recognize different numbers of relevant body parts making up the person—four, five, or ten, for instance. The various number bases employed to form basic units, whether for tax or for trade (see Guyer 2004), is a topic beyond the scope of this article. Here the point is to recognize that various logics can be employed for deciding what is an appropriate 'unit' to be matched with another unit. The Helsinki Timebankers have found in clock time a means for 'packaging' the units of exchange in a way that allows exchanging in a like-for-like pattern.

Thus, the matching of equal contributions serves as a tangible way to ascertain that those providing and using services are in an equal position (Helsinki Timebank 2013b). But the practiced version of this ideology appears to go further. It assumes that the two stand in an *identical* position, as the terminological preference for 'exchange' erases the roles of 'buyer' and 'seller'. And it goes even further: the CES platform keeps records of transfers, allowing a user to see another's account. Many Timebank members do this to check on the person they are about to exchange with. After all, there is no way to make sure that the people in the Timebank are who they say they are, as some do not use their full names. At one extreme there is Tapio, whom I have cited above. Tapio says that he checks the number of exchanges completed if he needs to evaluate a potential transaction. For him, a Timebanker's reputation is based on the number of individual exchange events rather than the accumulated worth of the time in the bank. He once even announced that he does not trust people who have accumulated 'whiles' in their accounts, saying that "the more the 'whiles', the more suspicious the person" (*mitä enemmän toveja, sen epäilyttävämpi henkilö*). On the same occasion, he went even further and said he finds a person who owes 'whiles' to the Timebank more trustworthy than one who

has accumulated them—although he later toned down his comments and said owning a lot of ‘whiles’ does not make a person untrustworthy. However, the anti-accumulation ethos encouraged by the Timebank platform itself is clearly evident in such comments.

The number of “exchanges” completed—the buys and sales combined—can serve a Timebank member’s reputation offline in the members’ meetings, where it could even be compared to an expression of rank. Joel Robbins (1994: 41–42) has argued that in Melanesia hierarchy can be realized in terms of the dominant value of equality: a ‘big-man’ status is achieved by having *more* equal-exchange partners than others, by being quantitatively more equal than others. Similarly, Helsinki Timebank members express status differences through the number of equal exchanges completed, which are recounted when one introduces oneself to other Timebank members during meetings.

All Helsinki Timebank members’ meetings begin with a round of introductions for the benefit of first-time attendees. Besides names, the minimal information provided is the number of exchanges one has completed (e.g., “My name is Matti, and I have completed one exchange”). Obviously, this is not a particularly rigid or significant system of rank, but it nonetheless separates the old hands from the novices, the ones who speak with experience from those who do not. The accumulated number of exchanges—the sum total of incoming and outgoing ‘whiles’—converts cardinal numbers to ordinals. Yet this is not something I would point out in order to claim that the Helsinki Timebank is a rank-driven ‘big-man system’. I simply want to highlight how different the ideology of exchange is from the appraisal involved in the Tax Administration calculus: the first deals in identical units, the latter values the units of exchange individually. It is this difference, rather than the introduction of the timebank tax as such, that is at the heart of the Timebankers’ discontent.

Time Tax II

The Helsinki Timebank even collects its own internal time tax. The ‘while’ tax collected by the Timebank was originally intended for organizational expenses. It rents meeting spaces using ‘whiles’ instead of money; its members sometimes bake food for the meeting and withdraw ‘whiles’ from an organizational account. In addition, the time spent on planning, organizing, and promoting the Timebank can be compensated with tax funds, which are comprised of an anonymous 2 percent tax that is collected from all members, along with an annual membership fee of one ‘while’.

Besides paying for Timebank’s running costs, tax ‘whiles’ are also given to charities. The decision to allow the use of excess tax funds for charitable causes was made by vote in 2012. The Timebank’s website still lists 50 members’

responses to the motion, which display a wide range of comments from “NO, NO, and NO to all taxes except those collected for immediate organizational expenses” to setting up internal Timebank ‘poor relief’ or directing ‘whiles’ toward “services that are funded by public revenue, but that cannot be maintained sufficiently due to cuts.” The proposal to allow tax funds to be donated to charities won by a clear 64.5 percent majority (89 members), with a 15.9 percent minority (22 members) voting against it, and the rest voting empty ballots.

Not all Timebank members are unequivocally happy with institutional charity. During the 2017 Timebank Christmas party, for instance, one of the senior members rebuked a newly joined ‘zero exchanges’ member, who had said that the Timebank ought to take an active role in looking after marginalized Helsinki citizens. Anna, the long-time member, replied that in the Timebank the well-offs and the worse-offs exchange ‘neutrally’, without handing down or receiving from above. Her emphatic conclusion—“I conduct my charity elsewhere”—was made to point out that she considers the Timebank incompatible with charity work. Yet the Timebank also offers a platform for an autonomous charity organization that utilizes the ‘while’ as its currency. The charity, a peer-support network called Aika Parantaa (Time Heals), has even received funding from the Finnish state-operated gaming company Veikkaus to establish and allocate peer support for people recovering from mental health issues.

My attempt to distill the Timebank’s ‘point of view’ breaks down here. On the one hand, the Timebank acts as a platform to mobilize people independently of the centralized state and its bureaucracies. On the other hand, it levies its own tax and redistributes excess revenue, thus replicating the state’s work (cf. Bäumer Escobar, this issue). The Timebank spurns the condescension implicit in charity work and yet uses its currency to set up its own charity. Even the few Timebankers whom I have grown to know represent incompatible views. However, it is significant that although the use of tax ‘whiles’ remains a divisive one, the ambiguity has never reached the actual issue of collecting tax ‘whiles’—that was a foregone conclusion. The key point in disagreements over the ‘while’ tax was never whether or not to pay the tax at all. Indeed, the Helsinki Timebank had set up its own internal revenue system before the state became interested in timebanking.

I have sketched out the final details to make it absolutely clear that the Timebank is not opposed to taxes as such. As a model, the redistribution of tax funds for public good enjoys widespread support, even among proponents of decentralization and direct democracy. “We do not want to erode public services,” one of the staunchest opponents of the 2013 time tax felt obliged to explain in a 2020 meeting, thereby pointing out that the social legitimacy of taxation remains unquestioned, even within the Timebank (cf. Björklund Larsen 2017). No, the moot point between the tax authorities and the Helsinki Timebank was always the medium of taxation—the standard or base unit

underlying tax collection. The ‘good’ affirmed by the Timebank’s mode of evaluating time is the good of (egalitarian) relationships, and time offers the perfect medium for this.

Conclusion

In this article, I have contrasted two modes of evaluating the ‘while’ currency traded by members of the Helsinki Timebank. One, as articulated by the tax authorities, regards the ‘while’ as an expression of human labor and therefore values it according to the market valuation of a particular individual’s skill. The other, observed by members of the Helsinki Timebank, considers ‘whiles’ as durational units of time. In large part, this article can be read as a description of the moral grounds upon which the Helsinki Timebank has sought to contest the Tax Administration’s model for converting ‘whiles’ into state currency. A key lesson from this is that quantification to any particular scale requires some standard as a point of reference, and the choice is never without consequence.

In some ways, the resulting juxtaposition no doubt resembles the old binary opposition between ‘gift’ and ‘commodity’ transactions: the Timebank values relationships, the Tax Administration money. But I have tried to look past the obvious parallels and focus instead on the equations that both the Timebank and the Tax Administration use to decide the comparative worth of the ‘while’. In so doing, I have posed the question, why should the medium of taxation be a ‘moral’ issue? To answer this I have tried to show that the quantitative procedure itself can be the locus of moral value.

Over the course of the article, I have shown that the precise valuation, appraisal, and estimation inherent in taxation display a particular individualizing logic that is in conflict with the Timebank’s ideal of balanced exchange. But this does not mean that the Helsinki Timebank, too, would not quantify. Rather, the morality of the Timebank corresponds to an alternative scale, one that is calibrated to the standard of one person instead of the quantitative differences of the tax scale. The question that remains—the one I cannot at present imagine an answer to—is, could modern, progressive taxation, designed to serve a socially redistributive purpose, be organized in any other way?

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Notes

1. For further analysis of the social legitimacy of taxpaying in a Nordic context, see Björklund Larsen (2017).
2. I participated in six Helsinki Timebank meetings (March 2017–February 2020). These meetings were crucial for understanding the Timebank, but since the number of people present at the meetings never exceeded 20 (less than 0.5 percent of the Timebank's members), they give but a partial representation of the Timebank. I also participated in seminars and discussion events where the taxation of timebanks was debated, used the Helsinki Timebank's online trading platform, completed one official exchange through the Timebank, and provided one 'while' of bicycle repair services as a gift given at the Timebank Christmas party.
3. Helsinki Timebank members' names are pseudonyms. All translations are my own, unless otherwise indicated.
4. The Finnish word *talkoot*, translated here as 'work bee', refers to a type of collective work best typified by seasonal tasks such as harvesting a field in an agrarian community or raking leaves around suburban residential buildings. Note that Finnish uses the word *työ* for both 'work' and 'labor'.
5. The Tax Administration issued a revised version of its guidelines on 4 July 2018.

6. Recently, an employee of the Tax Administration even produced a speculative outline for outer-space taxation in anticipation of the time when commercial work in space may exist (Lallukka 2016). Whose time is used for outer-space taxation? To which country do spacemen and -women pay their taxes?
7. The Internet-based CES is a global trading network that originated in South Africa in 2003.
8. In practice, this triggers an automated e-mail query—"Why is the Timebank not working for you?"—which does not necessarily affect a member's ability to use the Timebank. If its members are in debt, the Timebank can assist them by means of debt amnesty.
9. This article owes more to recent discussions on 'the number frontier' than is immediately apparent. See, for example, Guyer et al. (2010) and Ross et al. (2017).
10. The original English-language version uses 'trades'.

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